

MUNICIPAL INCOME TAX

2006

INDIVIDUAL

TAX FORM

INSTRUCTION BOOKLET



CENTRAL COLLECTION AGENCY

This packet includes two 2006 City Tax forms, instructions and a return envelope.

Using the enclosed form will expedite processing. Estimated payments and prior year credits posted as of November 30th may be shown in the upper right hand corner of the City Tax form.

The 2006 Return must be filed no later than April 15, 2007.

For the tax year 2006, 90% of the tax due must be paid by January 31, 2007 to avoid penalty and interest.

Taxpayers who live in a mandatory filing community and are exempt from paying taxes (see instructions), complete the Exemption Certificate and return it to our office.

Registered taxpayers may qualify for CCA's e-File services. Visit our website.

Taxpayer Assistance:

Monday – Friday 7:30 a.m. – 4:30 p.m.
(216) 664-2070 • Toll Free 1-800-223-6317

Office location 205 W. Saint Clair Ave., Cleveland, OH 44113-1503

Additional information on CCA tax Rules and Regulations
may be obtained at:

<http://www.ccatax.ci.cleveland.oh.us>

WHO MUST FILE – PLEASE READ CAREFULLY TO AVOID POSSIBLE PENALTIES!

All individuals who are 18 years of age and older are subject to local income tax. Note: Grand River, Medina and Painesville use 16 as the minimum age; Creston uses 19 as the minimum age, 25 if full time student; and Middlefield which allows full time students exclusion of the first \$3,000.00 of income.

You must file a CCA Individual Income Tax Return or Exemption Certificate (including retired persons, public assistance, etc.) if one or more of the following applies to you:

1. Live in a member community of the Central Collection Agency that has mandatory filing. (See Tax Rate Schedule)
2. Live in a community with a tax credit of less than 100% or a community with 100% credit limited to a maximum of one percent (1%) credit when work is performed outside the residence city. (See Tax Rate Schedule)
3. Have income in a CCA member community and municipal income tax that was not withheld or was incorrectly withheld.
4. Conduct business in a CCA member community.
5. Own rental property in a CCA member community and charge gross monthly rent exceeding \$125.00. (Rental income subject to city ordinances).

See page 4 for instructions to complete your tax return.

WHAT INCOME IS TAXABLE

Income from wages, salaries, tips, commissions, profit from rents, profit from business or professional fees, prizes and gambling winnings (lottery subject to residence city ordinance) or any other income for which no provision has been made for listing on the tax return.

Tuition grants which include research and/or teaching duties are subject to the city income tax. Disability benefits and third party sick pay received under wage continuation plan are taxable.

Retirement Plans, i.e. 401(k), 403(b), IRA, Keogh, STRS, PERS “picked up” by a public employer are not deductible from wages. The cost of group term life plans over \$50,000.00 are taxable. City taxes are paid on income (salaries, wages, profits, and other compensation) when it is earned, not when it is received in retirement.

WHAT INCOME IS EXEMPT FROM THE TAX

The following types of income are exempt from municipal income tax:

1. Pay or allowance of active members of the armed forces of the United States.
2. Public Assistance, unemployment compensation benefits, pensions, annuities or disability benefits received from any government agency.
3. Alimony received.
4. Insurance proceeds received for reason of death, compensatory personal injuries or for damages to property.
5. Interest, dividends, royalties and other income specifically exempt.
6. Gains from involuntary conversion, cancellation of indebtedness, interest on federal obligations, items of income already taxed by the State of Ohio and specifically excluded by statute from city tax, and income of a decedent’s estate during the period of administration (except income from the operation of a business).
7. Salaries, wages, commissions and other compensation which is prohibited by the United States Constitution or any act of Congress limiting the power of the state or their political subdivisions to impose net income taxes on income derived from interstate commerce.
8. Salaries, wages, commissions, other compensation and net profits, the taxation of which is prohibited by the Constitution of the State of Ohio or any act of the Ohio General Assembly limiting the power of the City to impose net income taxes.

WHEN AND WHERE TO FILE

File as early as possible with the Central Collection Agency office located at 205 W. St. Clair Avenue, Cleveland, Ohio 44113, on or before April 15th following the close of the tax year. **Those persons owing 2006 tax who have not paid quarterly estimates equal to at least 90% of the tax due or estimates based on 100% of the 2005 tax due, should file this return by January 31, 2007 to avoid penalty and interest charges** (estimates subject to city ordinances). All wage earners must file on a calendar year basis. Total amount due as shown must be paid when the return is filed.

METHOD OF PAYMENT

Checks or money orders should be made payable to Central Collection Agency. If the tax due is not included, then the return is not considered filed and a penalty may be assessed. Amounts less than \$1.00 need not be remitted. There will be a \$25.00 charge for dishonored checks.

Visa, MasterCard or Discover may be used for payment of municipal income tax. To charge the amount of tax due on Line 18 of the tax return, complete the "Visa/MasterCard/Discover Authorization Slip" and attach the completed slip to the front of the tax return.

REFUND OR OVERPAYMENT

If the amount of overpayment is less than \$1.00, the amount will not be refunded. If the amount of overpayment is \$1.00 or more, the taxpayer has the option to credit all or any portion of the overpayment to their 2007 tax liability or request the amount be refunded. IRS must be notified by CCA of all refunds or credits of excess of \$10.00.

The cities of Barberton, Cairo, Grand Rapids, Medina, and Norton have ordinances which specify that any amount less than \$5.00 will not be refunded. The villages of Cridersville and Elida will not refund amounts less than \$3.00.

Those under 18 for all or part of the tax year may apply for a refund of the employment tax withheld for them in any CCA city (See paragraph 1 of "Who Must File" regarding exclusions). Refund Request Form may be obtained at <http://www.ccatax.ci.cleveland.oh.us> or contact our office.

Interest is paid on refunds issued 90 days after the complete return is filed or the due date of the return, whichever is later. If we must request additional information from the taxpayer, the 90 day period for issuance begins when we have received all requested information or the due date of the return, whichever is later.

If you do not receive your refund within twelve (12) weeks after filing your return call or write this office.

Refunds or overpayments from work city may affect the computation of the residence tax.

EXTENSION OF TIME TO FILE

The time for filing the return may be extended for a period not exceeding six (6) months if a copy of the federal extension is attached to the tax return when filed. **An extension only extends the time to file.** If additional tax is due, the payment must be submitted with a copy of the federal extension by April 15 to avoid interest charges. Exceptions: Ada allows payment of tax at the end of the automatic extension period.

SIGNATURE

Sign and date your return before submitting it to the Central Collection Agency. **A return is not "filed" within the meaning of the law, until signed by the taxpayer or an agent legally authorized to sign for such taxpayer.** If the return is prepared by someone other than the taxpayer, this person should also sign the return.

DECEASED TAXPAYERS—If the taxpayer died before filing a return for 2006, the taxpayer's spouse or personal representative may have to file and sign a return for the person who died. The person who files the return should write "DECEASED" and the date of death in the name and address portion of the tax return. When signing the tax return, write "DECEASED" in the space provided for the signature. Spouse should sign as "Surviving Spouse" and agent should sign as "Personal Representative."

PENALTY AND INTEREST RATES

The penalty rates vary from community to community, however, all communities assess a penalty for failure to file and/or pay the taxes when due. Many communities have a penalty rate of 1.5% per month and interest rate of 1.5% for a total of 3% per month. The minimum penalty in most communities has been set at \$25.00. Penalty and interest may be assessed on returns where estimate payments equal less than 90% of the tax due.

Criminal penalties for failure to comply with the income tax ordinance are provided with penalties of up to \$1,000.00 fine and up to six months In jail for each offense.

ESTIMATED TAX PAYMENTS

Your preprinted tax return may show any estimated tax payments processed by our office as of November 30, 2006, including the 2005 credit applied to 2006. Since your fourth quarter 2006 estimated tax bill is not due until January 31, 2007, only the first, second, and/or third quarter estimate payments will appear. If husband and wife made joint estimates during the year and are now filing a separate return, attach a brief statement to your return indicating the amount claimed by each social security number.

AVOID COMMON MISTAKES

- **Write your Social Security Number on your return**
- **Use the Medicare wage in box 5, which is usually the highest figure shown on your Wage and Tax Statements (Forms W-2).**
- **Be sure to use "Local income tax" withheld. Do not use School District tax or State tax withheld.**
- **It is important that we know exactly the cities you live and work in. If your employer has shown "Various," "Multiple," etc., as the name of locality on the W-2 form, be sure to list exactly which cities you have worked in. Attach the detail listing provided by your employer to the return.**
- **Use of the preprinted tax return, even when using a tax preparer, will expedite its processing.**
- **If a refund is requested, highlight line 11B or 16B.**
- **Be sure to attach all schedules and Wage and Tax Statements (Forms W-2) to the tax return before mailing.**
- **Write your Taxpayer Identification Number on your check or money order and attach to the front of the tax form.**
- **Make the check or money order payable to Central Collection Agency.**

PREPARING YOUR TAX RETURN

Category: If you fall into more than one category, the category with the highest number will apply.	Exemption Certificate	Section A	Section A-1	Section B	Section B-1
1.) Retired or no taxable income—	X				
2.) Live and work in same city— city tax withheld		X			
3.) Live CCA city and work in any other city		X		X	X
4.) Work or Earn income CCA city— no city tax withheld—Live non—CCA city		X	X		
5.) Work or Earn income CCA city— no city tax withheld—Live CCA city		X	X	X	X

EXEMPTION CERTIFICATE

- Check your name and address. If they are not correct, make the necessary changes in the spaces provided on the return. If you have moved during the year, show both your current and your old address in the spaces provided. Be sure to enter the date of change.
- **Write your Social Security Number on the form.**
- For those who live in a mandatory filing community and are exempt from paying taxes, check the appropriate Box 1 through 4.
- If you ceased doing business or sold your rental property in a CCA community as of January 1, 2006 check Box 5.
- Sign the Exemption Certificate, and enter your phone number and the date.
- Detach and mail the Exemption Certificate portion **ONLY** to this office.
- Keep a copy for your records.

STOP—If you qualify and have completed the Exemption Certificate, you are not required to file the City Tax Form.

CITY TAX FORM

- Extension – Check the box and attach a copy of Federal Extension Form 4868 or electronic acknowledgement
- Filing Status – Check the appropriate box.
- Check your name and address. If they are not correct, make the necessary changes in the spaces provided on the return. **If you moved during the year, show both your current and your old address in the spaces provided. Be sure to enter the date of change.**
- Write your Social Security Number on your return.
- Enter your city of residence and phone number.

LINE INSTRUCTIONS

List all of your income by source on Lines 1 through 8. If additional space is needed, please attach a separate schedule. Each item of income that you list in this section must be brought down and combined by city in Section A, Employment/Profit Tax.

Line 1 - Enter the employer's name, city where work was performed and the local wages as shown on Wage and Tax Statements (Forms W-2).

Report the full amount of your wages, salaries, bonuses, tips, fees, commissions, supplemental pay, sick pay, disability pay, excess reimbursements and other income regardless of whether municipal income tax has been withheld by your employer. Enter your taxable wages by employer as shown on Forms W-2. **For city tax purposes deferred compensation is taxable, use medicare wage in box 5, which usually is the highest wage figure.** Tips reported to your employer are treated as wages and reported on Line 1. Tips not reported to your employer should be treated as miscellaneous income on Line 8.

Line 2 - Enter total taxable wage income.

Line 3 - Name the city and enter the business expenses allowable as deductions under federal tax guidelines. You must attach a copy of Federal Form 2106 or 2106EZ and a copy of your Federal Schedule A, or the deduction will not be allowed. **For municipal income tax purposes, the deduction is limited to unreimbursed employee expenses less 2% of Federal Adjusted Gross Income (AGI).**

Line 4 - Net Taxable Wages. Subtract Line 3 from Line 2.

Line 5 - Name the city and enter only the net profit from Schedule C or Schedule C EZ. Attach a copy of the Federal Schedules and a breakdown if income was earned in more than one community.

Line 6 - Name the city and enter only the rental profit from Schedule E. Attach a copy of your Federal Schedule E.

Line 7 - Name the city and enter income from Partnerships, Sub Chapter S Corporations and Trusts. Attach copies of Federal Schedules E Part II and K-1. Partnerships, Estates and Trusts, Sub Chapter S Corporations (subject to residence city ordinance) and Limited Liability Companies not filing on a Schedule C, must file and pay tax as entities using Net Profit Annual (Form CCA 120-17), (except Wadsworth). Individuals may take credit for taxes paid by these entities on their distributive share income. Wadsworth requires individuals to file and pay taxes on all distributive share income, since Wadsworth does not require these types of entities to file a Net Profit Return. Each entity's loss or gain is taxed separately to you as an individual (except Wadsworth). A loss from one entity may not be used to offset a gain from another even if both entities are within the same community.

Line 8 - Name the city and enter any other income received from estates and trusts, raffles, contests, and other miscellaneous income reported on Form 1099.

Business, Rental and Other Income and Losses

Losses from either business or rental property must be documented on Schedule L, on the back of the return. Losses may be carried forward for five (5) years (subject to city ordinance). **In order to take advantage of the loss carry forward provision, a return must have been timely filed with CCA.**

Business or rental income may be decreased by business or rental losses within the same city. Business and rental losses may not be deducted directly from wages or partnership income. If a loss is realized, the loss is carried forward by the partnership to offset any possible future gains.

Only Wadsworth allows you to offset wage income by business and rental losses. Wages earned in Wadsworth may only be offset against business and rental losses incurred in Wadsworth.

SECTION A - EMPLOYMENT/PROFIT TAX 2006

Use this section to figure the work tax that you owe on your wages (Line 4) and on the income you have received from business (Line 5), rental property (Line 6), K-1 (Line 7) and other sources (Line 8). Combine your income by city and list each only once in Section A. Be sure to keep the tax due, the credits or the amounts withheld separate for each city.

Column 1 – List the name of each city where work was performed or income earned. List each city only once.

Column 2 – Combine and enter the taxable income for each city. List income for each city only once.

Column 3 – Enter the work city tax rate.

Column 4 – To calculate the Tax Due, multiply the Taxable Income in Column 2 by the Tax Rate in Column 3.

Column 5 – Enter the tax that has been withheld for each city by your employer or the amount of tax that you have paid directly to a NON-CCA city or tax paid by a partnership or Sub Chapter S Corporation.

STOP – If all of your wages were earned in the same city in which you lived, and city tax was correctly withheld, complete only the purple sections. Then, sign and date the return, attach your W-2 forms, and file the return with CCA.

Column 6 – Enter the amount of overpayment from 2005 that you applied toward your 2006 estimate. If you are using a preprinted return, the prior year credit may be shown at the top.

Column 7 – Enter the amount of employment tax estimate payments that were applied to 2006. If you are using a preprinted return, the amount paid prior to November 30, may be shown at the top. Payments made after that date must be added.

Column 8 – If the Tax Due is positive, then this is the amount of employment tax you owe to each city. If the Tax Due is negative, you have overpaid that city. Enter the amount of the overpayment on line 11. The overpayment cannot be subtracted from the Tax Due to any other city.

Line 10 – Add all the positive amounts in Column 8 to arrive at the total employment tax that you owe.

NOTE: Tax due to a NON-CCA city may not be paid on this return. CCA member communities are listed on the reverse of the tax return. Call the city hall of the NON-CCA community to obtain information on filing a tax return and paying tax due.

Line 11 – Add the negative amounts in column 8 to arrive at the total amount of overpayment. Enter the amount you want to credit towards next year or the amount you want to claim as a refund.

NOTE: Tax overpaid to a NON-CCA city may not be used to offset tax due a CCA community. CCA member communities are listed on the reverse of the tax return. Call the city hall of the NON-CCA community to obtain information on filing a tax return and requesting a refund for that overpayment.

SECTION A-1 –EMPLOYMENT/PROFIT TAX ESTIMATE - 2007

If you fail to complete the estimate, CCA will not automatically bill you.

If there was employment tax due to a CCA community in 2006 and you expect to owe employment tax in 2007 you must file an Employment/Profit Tax Estimate.

If you do not know what you will owe in 2007, base your estimate on the amount of tax due for 2006.

You will be penalized if you fail to pay at least 90% of the total tax due for 2007 or pay an estimate based on 100% of the 2006 tax due by January 31, of the next year.

The estimate bills you receive during the year can be amended.

- Column 9 – List employment cities where you expect to owe tax.
- Column 10 – Estimate income for these cities and calculate the tax due. Be sure to use 2007 tax rates.
- Column 11 – List any overpayment from line 11A which you want credited to 2007 tax.
- Column 12 – Subtract Column 11 from Column 10 and enter that amount in Column 12. This amount reflects the balance of estimated employment tax due for 2007.
- Column 13 – Divide the amount in Column 10 by four (4) and subtract Column 11. This amount is the first quarter installment due April 15. If the amount is zero or less, no payment is due this quarter. You will be billed for the second, third and fourth quarters. You may pay the balance due at this time.
- Line 13 - Total all Columns.

SECTION B – RESIDENCE TAX – 2006

Use this section to figure the tax you owe to your CCA residence city. Residence tax may be due on income earned outside your CCA residence city. First refer to the Schedule R on the reverse of the tax return. The Schedule R reflects the adjusted tax rate due to your residence city based on the city's residence credit. The adjusted residence tax rate is used to calculate the tax that is owed to your residence city. **This tax is in addition to any tax paid in Section A and should not be confused with taxes paid to employment cities.** After completing the Schedule R Worksheet, return to Section B – Residence Tax – 2006.

Schedule R Worksheet

- Column 1 – Enter name of work city. If more than one city, list each city separately. If work city is the same as residence city, enter city name on line ** of the Schedule R Worksheet. There is no additional residence tax due for income earned in the same city in which you live.
- Column 2 – Enter total income earned in each city listed in Column 1. The total of Column 2 should be the same as the total of Column 15 in Section B – Residence Tax 2006 on the front of the tax return.
If you lived in more than one city while you earned this income, the income will need to be prorated to show the amount earned while living in each residence city. To prorate your income, take your total income and divide it by twelve (12). This will approximate your monthly income. Multiply your monthly income by the number of months that you lived in each of the cities.
- Column 3 – Enter name of residence city that you lived in while you earned the income in Column 2.
- Column 4 – To locate your adjusted residence tax rate:
(a) Find the WORK CITY RATE in the shaded area of SCHEDULE R. If the work rate is greater than 2.5% use the column for 2.5%.
(b) Follow that WORK CITY column down until you reach the row naming your residence city
(c) Circle that percentage and enter in Column 4 of the Schedule R Worksheet
- Column 5 – Multiply Column 2 by Column 4 and enter the tax due your residence city. The total of Column 5 should be entered in Column 16 Section B – Residence Tax 2006 on the front of the tax return.

Section B – Residence Tax 2006

- Column 14 – List the name of each city where you lived during 2006.
- Column 15 – Enter the total of taxable income for each residence city. (Schedule R, Col. 2)
- Column 16 – Enter the total of residence tax due for each residence city. (Schedule R, Col. 5)
- Column 17 – Enter the Residence Tax Withheld by your employer (attach W-2's). **Residence tax withheld is a separate withholding and should not be confused with employment tax withheld.**

- Column 18 – Enter the amount of overpayment from 2005 that you applied toward your 2006 estimate. The prior year credit may be shown at the top of the form.
- Column 19 – Enter the amount of residence tax estimate payments that were applied to 2006. The amount paid prior to November 30 may be shown at the top of the form. Payments made after that date must be added.
- Column 20 – If the Tax Due amount is positive, this is the amount of residence tax you owe. If the Tax Due amount is negative, you have overpaid. Enter the amount of the overpayment on Line 16. The overpayment cannot be subtracted from the Tax Due to another city.
- Line 15 – Add the positive amounts in Column 20 to arrive at the total residence tax that you owe.
- Line 16 – Add the negative amounts in Column 20 to arrive at the total amount of overpayment. Enter the amount you want to credit towards next year or the amount you want to claim as a refund.

SECTION B-1 - RESIDENCE TAX ESTIMATE – 2007

If you fail to complete the estimate, CCA will not automatically bill you.

If you expect to owe residence tax in 2007 to your CCA residence city, you must file a Residence Tax Estimate.

If you do not know what you will owe in 2007, base your estimate on the amount of the tax due for 2006.

You will be penalized if you fail to pay at least 90% of the total tax due for 2007 or pay an estimate based on 100% of the 2006 tax due by January 31, of the next tax year.

The estimate bills you receive during the year can be amended.

- Column 21 – List the residence city to which you expect to owe tax.
- Column 22 – Estimate income and tax due for your residence city. Calculate the tax due just as you did in Section B. Be sure to use 2007 tax rates.
- Column 23 – List any overpayment from Line 16A which you want credited to 2007 tax.
- Column 24 – Subtract Column 23 from Column 22 and enter that amount in Column 24. This amount reflects the balance of estimated residence tax due for 2007.
- Column 25 – Divide the amount in Column 22 by four (4) and subtract Column 23. This amount is the first quarter installment due April 15. If the amount is zero or less, no payment is due this quarter. You will be billed for the second, third and fourth quarters. You may pay the balance due at this time.
- Line 17 – Total all columns.
- Line 18 – Add amounts shown in the last column of lines 10, 13, 15 and 17 for the total amount you must remit to CCA.

MAILING YOUR RETURN

- Verify social security number(s)
- Check your calculations.
- Attach all Wage and Tax Statements (W-2 Forms) and all schedules to the tax return.
- Attach a check or money order, made payable to Central Collection Agency or the Visa / MasterCard / Discover Authorization slip. Be sure to write your taxpayer identification number on your remittance. **Place remittance on top of tax statements.**
- Sign, date and mail your return in the envelope provided by April 15.
- Keep a copy for your records.

**2006 TAX RATE SCHEDULE
CCA MEMBER COMMUNITES
ANNUAL RETURN DUE APRIL 15**

MUNICIPALITY	MUST FILE	2006		2007	
		WORK RATE	RESIDENCE CREDIT	WORK RATE	RESIDENCE CREDIT
Ada		1.15%	100%	1.15%	100%
Andover		1.5%	100%	1.5%	100%
Antwerp (a)		.30%	50%	1%	50%
Barberton		2%	100%	2%	100%
Bradner		1%	50%	1%	50%
Bratenahl		1.5%	50%	1.5%	50%
Burton		1%	50%	1%	50%
Cairo (b)		.75%	0%	1%	0%
Chardon		2%	50%	2%	50%
Cleveland		2%	50%	2%	50%
Creston (c)		.89%	0%	0%	0%
Cridersville		1%	25%	1%	25%
Elida (d)		.56%	0%	.75%	0%
Gates Mills		1%	50%	1%	50%
Geneva-on-the-Lake		1%	50%	1%	50%
Grand Rapids		1%	50%	1%	50%
Grand River		2%	100%	2%	100%
Highland Hills		2.5%	100%	2.5%	100%
Liberty Center		1%	100%	1%	100%
Linndale		2%	100%	2%	100%
Madison Village		1%	0%	1%	0%
Medina		1.25%	**	1.25%	**
Mentor		2%	100%	2%	100%
Mentor-on-the-Lake		2%	100%	2%	100%
Metamora		1%	50%	1%	50%
Middlefield		1%	0%	1%	0%
Munroe Falls		2%	100%	2%	100%
New Franklin		1%	100%	1%	100%
Northfield Village		2%	100%	2%	100%
North Baltimore		1%	100%	1%	100%
North Perry Village		1%	100%	1%	100%
North Randall		2.5%	100%	2.5%	100%
Norton		2%	100%	2%	100%
Oakwood (Paulding County)		1%	100%	1%	100%
Orwell		1%	100%	1%	100%
Painesville		2%	100%	2%	100%
Paulding		.5%	0%	.5%	0%
Peninsula		1%	50%	1%	50%
Perry		1%	100%	1%	100%
Rock Creek		1%	50%	1%	50%
Rocky River		1.5%	*	1.5%	*
Russells Point		1%	0%	1%	0%
Seville		1%	25%	1%	25%
South Russell		1%	75%	1%	75%
Timberlake		1%	50%	1%	50%
Wadsworth		1.3%	*	1.3%	*
Warrensville Heights		2%	50%	2%	50%
Willoughby		2%	100%	2%	100%
Willoughby Hills		1.5%	*	1.5%	*

IMPORTANT TAX RATE CHANGES

All residents of shaded cities are required to file a return whether or not tax is due.

All other residents must file a return if they work in a city with a tax rate lower than their residence city.

* Residence credits for Rocky River, Wadsworth and Willoughby Hills are limited to a maximum credit of one percent when work is outside residence city.

** The residence credit for Medina is equal to 25 percent of Medina's income tax in excess of .50 percent.

(a) Antwerp enacted a 1% tax with a 50% residence credit effective 09-12-06

(b) Cairo enacted a 1% tax with a 0% residence credit effective 04-01-06 .

(c) Creston repealed the tax effective 11-21-06.

(d) Elida enacted a .75% tax with a 0% residence credit effective 04-01-06.